



Atlantic Coast Life Insurance Company

Company Profile

Group Affiliation: **Advantage Capital Group**

Website: <https://aclico.com/>

State of Domicile: **South Carolina**

Address: **1565 Sam Rittenberg Blvd
Charleston, SC 29407**

NAIC Company Code: **61115**

Year Founded: **1925**

Company Information

Founded in 1925, Atlantic Coast Life Insurance Company has three primary product lines and sales divisions. Their Annuity Division offers fixed and indexed annuity products through a national network of sales professionals. Their Preneed Life Insurance Division services funeral homes in the Southeast through Regional Managers, and throughout the rest of the country through Independent Marketing Organizations. Their Agency Life Insurance Division provides products and services through a network of internal agents in South Carolina. Originating in the southeast, they continue to grow nationally.

Assets and Liabilities

Assets: **\$531,889,791**

Capital and Surplus: **\$28,729,973**

Liabilities: **\$503,159,818**

Assets to Liability Ratio: **105.71%**

Ratings

A.M. Best

B++

(5th of 15 ratings)

Annuity Products Offered by Atlantic Coast Life Insurance Company

Explore reviewed annuity products [here](#)

Financial Data for the year ending December 31, 2018. All ratings shown are current as of May 15, 2019

Insurance Company information is subject to change at any time. Every effort is made to provide accurate contact details, ratings and financial data. However, because changes can occur quickly, we cannot guarantee the accuracy of the information provided herein.

Insurance Company Ratings Explained

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong
5.	B++ Good	A+ Strong	A1 Good	A+ Strong
6.	B+ Good	A Strong	A2 Good	A Strong
7.	B Fair	A- Strong	A3 Good	A- Strong
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak
12.	C- Weak	BB Marginal	Ba2 Questionable	BB Moderately Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak
14.	E Under Regulatory Supervision	B+ Weak	B1 Poor	B+ Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak
16.		B- Weak	B3 Poor	B- Weak
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak
21.			C Lowest	C Distressed

COMDEX ranking is a composite of all the ratings that a company has received from A.M. Best, Standard & Poor's, Moody's and Fitch. It gives the company's standing, on a scale of 1-100, in relation to all other companies that have been rated by the rating services. A company needs to be rated by at least two rating services to receive a COMDEX.

Ratings reflect the opinions of the rating agencies and are not implied warranties of an insurance company's ability to meet its financial obligations to policyholders.